



January 12, 2026

Hon. Terry Roy and Members of the Committee  
Committee on Criminal Justice and Public Safety  
New Hampshire House of Representatives

RE: HB 1670 – Organized Retail Crime

Dear Chair Roy and Members of the Committee:

The National Insurance Crime Bureau (NICB) is a national, century-old, not-for-profit organization supported by approximately 1,200 property and casualty insurance companies, including many who write business in New Hampshire. Working hand-in-hand with our member companies and New Hampshire law enforcement, we help to detect, prevent, and deter insurance crimes, including cargo theft.

Cargo theft is an enduring and escalating problem with a significant impact on the U.S. and New Hampshire economy and supply chain. Estimated losses due to cargo theft broke the \$1 billion mark in 2023, and the National Retail Federation reports that in 2025 retailers reported a 50 percent increase in cargo or supply chain thefts. NICB chairs the National Commercial Vehicle and Cargo Theft Prevention Task Force (NCTTF) and has partnered with the Insurance Services Office (ISO) to create CargoNet, a national cargo recovery network. In 2025, NICB's CEO provided invited testimony before the U.S. Senate Committee on the Judiciary on the historic rise of cargo theft.

Most cargo thefts are not the result of small operations, rather they are committed by well-funded, sophisticated criminal networks exploiting supply chain vulnerabilities and abusing new technologies to execute the theft. Their operations often finance other illicit activities, including drug and weapons trafficking and terrorism. The impacts are felt on kitchen tables across the country through higher prices, and often pose additional harm to consumers when products, such as food and pharmaceuticals, are improperly stored or sold beyond their expiration date.

House Bill 1670 establishes the criminal offense of organized retail crime and being the leader or kingpin of an organized retail crime enterprise. **NICB supports this measure but also strongly supports broadening the scope of the bill to include cargo theft—a major component of retail theft.**

Thank you for your consideration of our views. As always, please consider NICB a resource and partner in the fight against insurance crime. If you have any questions or need additional information, please contact me at [hhandler@nicb.org](mailto:hhandler@nicb.org) or 312-771-3974.

Sincerely,

A handwritten signature in blue ink that reads "Howard Handler".

Howard Handler, Sr. Director  
Strategy, Policy and Government Affairs